

## Indirect Rec Vehicle Rate Sheet

EFFECTIVE 09/01/2025

Board Approved:

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8/25/2025

### RATES SUBJECT TO CHANGE WITHOUT NOTICE

	MOTORCYCLE, ATV, BOAT, REC VEHICLE - 7 YEARS OLD OR NEWER					
	Credit Score 740+	739 to 700	699 to 650	649 to 600	599 to 525	524 or below
	+	A	B	C	D	E
Up to 60 months	7.24%	7.74%	8.99%	11.74%	14.99%	17.50%
61 - 72 months / amounts >=\$20,000	7.74%	8.24%	9.49%	12.24%	15.49%	17.50%
73 - 84 months / amounts >=\$30,000	8.24%	8.74%	9.99%	12.74%	15.99%	17.50%
85 - 108 months / amounts >=\$75,000	9.24%	9.74%	10.99%	13.74%	16.99%	17.50%
109 - 144 months / amounts >=\$100,000	10.24%	10.74%	11.99%	14.74%	17.25%	17.50%

For collateral 3 - 7 years old, add 2.00% to rate table above with the maximum interest rate of 17.50% and maximum term 72 months)

#### Collateral with living quarters

If not residence, then sign Non-Dwelling or Residence Certification form

If it is residence, then complete Government Monitoring Form and if refi, Notice of Right to Cancel

#### Watercraft

We will not finance any watercraft over 5 tons

	ALL OLDER COLLATERAL - CURRENT YEAR MODEL MINUS 8 OR MORE					
	Credit Score 740+	739 to 700	699 to 650	649 to 600	599 to 525	524 or below
	+	A	B	C	D	E
Up to 36 months	8.24%	9.24%	11.24%	13.24%	15.75%	15.75%
37 - 60 months / amounts >=\$10,000	10.24%	11.24%	13.24%	15.24%	15.75%	15.75%

#### GUIDELINES:

All older collateral valuations are based on trade in value. Maximum term is 36 months if mileage exceeds 150,000 (if mileage is applicable to collateral)

#### Dealer Reserve:

A flat fee of 1.50% of the amount financed will be paid

#### LTV Guidelines

	current year minus 7	8 years or older
740 and above	115% * % allowed or \$6,000.00, whichever is less	100%
700 - 739	115% * % allowed or \$6,000.00, whichever is less	100%
650 - 699	110% * % allowed or \$6,000.00, whichever is less	100%
600 - 649	110% * % allowed or \$6,000.00, whichever is less	100%
525 - 599	95%	95%
524 and below	90%	90%

#### Special Notes:

- ▲ All applicant(s) must have a valid U.S. drivers license(s)
- ▲ All contracts showing a due date after the 28th will be returned
- ▲ Frontend Allowance parameters - LTV% plus title, tax, license and doc fees
- ▲ Backend Allowance parameters - GAP and/or Extended Warranty - 20% of collateral valuation not to exceed \$4,000.00 (Max GAP \$799.00)
- ▲ Backend Allowance parameters - GAP and/or Extended Warranty - 20% of collateral valuation not to exceed \$5,000.00 (Max GAP \$899.00)
- ▲ If the value added product(s) Gap and/or Extended Warranty are added, loan term may be extended at the same interest rate based on these guidelines:
  - GAP only - may extend the term up to 3 months at same rate
  - Extended Warranty with or without GAP - may extend the term up to 11 months at the same rate
- \*\*\* Maximum term is 84 months so no term extensions are allowed for value added products if 84 month term is requested.\*\*\*
- ▲ EQUIFAX Ficta Beacon 09 (FICO 8 Auto) credit score used to determine rate.
- ▲ Joint loans receive highest score to determine rate
- ▲ Applicants with no credit score - rate will be determined by Credit Union
- ▲ Any and all applications are subject to credit review and may be affected by collateral condition, credit experience and other factors
- ▲ Final decision resides with Credit Union
- ▲ No conversion or cargo vans, commercial vehicles or salvaged/rebuilt/lemon vehicles

#### Dealer Representatives:

Dial 888-311-3728 and press 0 then the extension of the person you are trying to reach:

David Davis	8123	Jesse Atchley	7970
Amy Lee	8124	Caelie Dickerson	Funding 7991
Lance Keener	5782	Jennifer Doughman	Funding 8178

#### Email address to send contracts in PDF

[indirectfunding@familysavingscu.com](mailto:indirectfunding@familysavingscu.com)

#### Liendholder Information

Family Savings Credit Union  
711 E Meighan Blvd  
Gadsden, AL 35903